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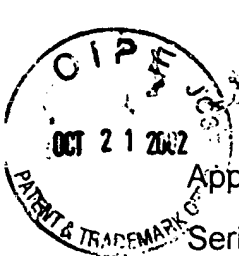
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|--|-----------------------------|-------------------------------|------------|
| TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i> | Application Number | 10/082,171 | |
| | Filing Date | February 25, 2002 | |
| | First Named Inventor | Cichon, et al. | |
| | Group Art Unit | 2164 | |
| | Examiner Name | TBA | |
| Total Number of Pages in This Submission | 2 | Attorney Docket Number | 40655.7200 |

| ENCLOSURES (check all that apply) | | |
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| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | |
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| Firm or Individual name | Howard I. Sobelman, Reg. No. 39,038 Snell & Wilmer L.L.P. |
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Applicant(s): Cichon, et al.

Serial No.: 10/082,171

Filed: February 25, 2002

Docket No.: 40655.7200

Confirmation No.: 8691

Group Art Unit: 2164

Examiner: TBA

TITLE: METHOD AND APPARATUS FOR PROVIDING PRE-EXISTING AND PROSPECTIVE CUSTOMERS WITH AN IMMEDIATELY ACCESSIBLE ACCOUNT

**POWER OF ATTORNEY BY ASSIGNEE
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012850, Frame 0015, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

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Title: Secretary

Date: _____

23 Sept 2002